
INTRODUCTION

-INDIAN POSTAL SERVICE-

-: Department of Posts: -



Type	➡	Agency of the Government of India
Founded	➡	1764
Headquarters	➡	New Delhi, India
Industry	➡	Postal System
Employees	➡	416,072 (March 2021)

India Post, previously known as Department of Post, is a government-operated postal system in India, which is under the jurisdiction of Ministry of Communications. Generally called "the Post Office" in India, it is the most widely distributed postal



Dak Bhawan

system in the world. Warren Hastings had taken initiative under East India Company to start the Postal Service in the country in 1766. It was initially established under the name "Company Mail". It was later modified into a service under the Crown in 1854 by Lord Dalhousie. Dalhousie introduced uniform postage rates (universal service) and helped to pass the India Post Office Act 1854 which significantly improved upon 1837 Post Office act which had introduced regular post offices in India. It created the position Director General of Post for the whole country.

It is involved in delivering mail (post), remitting money by money orders, accepting deposits under Small Savings Schemes, providing life insurance coverage under Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI) and providing retail services like bill collection, sale of forms, etc. The DoP also acts as an agent for the Indian government in discharging other services for citizens such as old age pension payments and Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) wage disbursement with 154,965 post offices (as on 31.03.2017), India Post has the most widely distributed postal network in the world.

The country has been divided into 23 postal circles, each circle headed by a Chief Postmaster General. Each circle is divided into regions, headed by a Postmaster General and comprising field units known as Divisions. These divisions are further divided into subdivisions. In addition to the 23 circles, there is a base circle to provide postal services to the Armed Forces of India headed by a Director General. One of the highest post offices in the world is in Sikkim, Himachal Pradesh operated by India Post at an altitude of 14,567 ft (4,440 m).

VISION STATEMENT OF INDIA POST

“India Post will be a socially committed, technology driven, professionally managed & forward-looking Organization”



“India Post’s Products and Services will be the customer’s first choice”

MISSION STATEMENT OF INDIA POST

To provide high quality mail, parcel and related services in India and throughout the world; to be recognized as an efficient and excellent organization exceeding the expectations of the customers, employees and the society; to perform the task by:

- Total dedication to understanding and fulfilling customer's needs.
- Total devotion to providing efficient and reliable services, which Customers consider to be value for money.
- Total commitment to providing challenging and rewarding career for every employee.
- Total recognition of the responsibilities as a part of the social, industrial and commercial life of the country.
- Total enthusiasm to be forward looking and innovative in all area.
- To provide mail parcel, money transfer, banking, insurance and retail services with speed and reliability.
- To provide services to the customers on value-for-money basis.
- To ensure that the employees are proud to be its main strength and serve its customers with a human touch.
- To continue to deliver social security services and to enable last mile connectivity as a Government of India platform.
 - To sustain its position as the largest postal network in the world touching the lives of every citizen in the country.

OBJECTIVES

Department of Posts is committed to providing universal access to basic postal services in the country at affordable prices. Its objectives are to: -

- Ensure availability of basic postal services in all parts of the country, including tribal, hilly and remote areas.
- Provide efficient reliable and economic service.
- Provide value added services according to market requirements.
- Modernize the services to handle the growing volume of work with efficiency and thereby enhance customer and employee satisfaction.
- Be a forward-looking organization, and
- Generate more resources and improve financial performance.

As per Government of India (Allocation of Business) Rules, 1961, second Schedule, Rule 3, Distribution of Subjects among the Departments the Department of Posts is responsible for

1. Execution of works, including purchase of land debit able to the Capital Budget pertaining to the Department of Posts.
2. Posts, including Post Office Savings Banks (Administration), Post Office Certificate (Administration), Post Office Life Insurance Fund (Administration), printing of public postage stamps/commemorative stamps including postal stationery, premium postal products and any agency function.

3. International cooperation in matters connected with postal communications, including matters relating to all international bodies dealing with postal communications such as Universal Postal Union, Asia Pacific Postal Union (APU), Commonwealth Postal Union.

4. Matters relating to introduction, development and maintenance of all services by the Post Office including those based on cable, radio and satellite communications channels:

Provided that these matters do not amount to broadcasting, narrow casting, cable and radio networking services and are also not governed by the Indian Telegraph Act, 1885 and the rules made there under, and not exclusively allotted to any other Department.

5. Promotion of feasibility survey, research and development in the field of activities allotted to the Department.



Some Post Boxes of India Post

HISTORY OF INDIAN POSTAL

Postal History of India

The postal history of India is closely tied to India's complex political history. As the Portuguese, Dutch, French, Danish and British colonialists gained power in India, their postal systems existed alongside those of independent states.



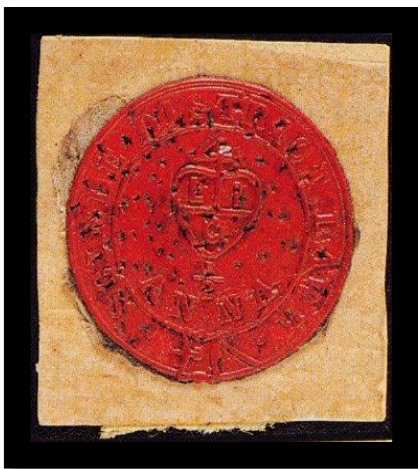
Indian postal service Educational card, late 19th or early 20th century

The British Raj was instituted in 1858, when the rule of the East India Company was transferred to the Crown.

A number of acts were enacted during the British Raj to expand and regulate posts and telegraphs service:

- The Government Savings Bank Act, 1873 (5 of 1873), passed by the legislature 28 January 1873, was enacted in 1881. On 1 April 1882, Post Office Savings Banks opened throughout India (except in the Bombay Presidency). In Madras Presidency, it was limited; in the Bengal Presidency, no POSBs were established in Calcutta or Howrah.

- Postal life insurance began on 1 February 1884 as a welfare measure for the employees of the Posts & Telegraphs Department as Government of India dispatch No. 299 dated 18 October 1882 to the Secretary of State.
- The Indian Telegraph Act, 1885.
- The Indian Post Office Act, 1898, passed by the legislature on 22 March 1898, became effective on 1 July 1898 regulating postal service. It was preceded by Act III of 1882 and Act XVI of 1896.
- The Indian Wireless Telegraphy Act, 1933.



1850s Scinde Dawk stamp

The world's first official airmail flight took place in India on 18 February 1911, a journey of 18 kilometres (11 mi) lasting 27 minutes. Henri Paquet, a French pilot, carried about 15 kilograms (33 lb) of mail (approximately 6,000 letters and cards) across the Ganges from Allahabad to Nalini; included in the airmail was a letter to King George V of the United Kingdom. India Post inaugurated a floating post office in August 2011

at Dal Lake in Srinagar, Kashmir. Telegraphy and telephony made their appearance as part of the postal service before becoming separate departments. One unique telegraph office was established and operated in the capital of Lhasa until the People's Republic of China's annexation of Tibet. It is one of the Floating Wonders of India. The Posts and Telegraphs departments merged in 1914, dividing again on 1 January 1985.

Britain's involvement in the postal services of India began in the eighteenth century. Initially the service was administered by the East India Company who established post offices in Mumbai, Chennai and Calcutta (now Kolkata) between 1764 and 1766.



Lantern slide of the General Post Office Calcutta

Warren Hastings (Governor General of British India from 1773-1784) opened the posts to the public in March 1774. Prior to this the main purpose of the postal system had been to serve the commercial interests of the East India Company. Serving economic and political needs of the ruling authority remained a driving force in the development of the postal service. The Post Office Act (1837) reserved the government the exclusive right to convey letters in the territories of the East India Company.

In 1850 a report was commissioned into the working of the Post Office in India. This report introduced uniform postage rates dependent on weight alone (previously charges had been calculated on weight and distance). It recommended that a Manual of Instructions be supplied to postmasters to encourage uniformity of practice. The recommendations of this report led to the introduction of Act XVII in 1854. However, the reforms had a mixed success with some areas persisting in old practices.

Mail Communications with England

In addition to the managing the postal services of British India, the Post Office was involved in the transmission of correspondence between England and India.

MR. WAGHORN'S Charges for sending from ALEXANDRIA to SUEZ and MOCHA, regularly every month, in case there be no regular Packet at SUEZ, in order to ensure A MORE SPEEDY COMMUNICATION BETWEEN EGYPT AND INDIA.

Referring to my Prospectus of the 1st instant, I now beg to annex a scale of my charges for conveying through Egypt, and dispatching Monthly, from Suez, on to India, Letters, Newspapers, Periodicals, and Miscellaneous Parcels: all which charges must be paid to my Agents, either at London, Liverpool, or Falmouth, previous to dispatch.

LETTERS.—Single Letters weighing under one ounce, Two Shillings and Threepence. Letters containing one enclosure are chargeable with two single rates. Letters containing more than one enclosure, and not weighing one ounce, are chargeable with three single rates. Letters weighing one ounce, whatever the contents may be, are chargeable with four single rates; and for every quarter of an ounce above that weight, an additional single rate is chargeable.

NEWSPAPERS.—Single Newspapers Fourpence each: to be made up in single Numbers, open at the ends; and they must contain no mark or writing beyond the address on the envelope.

Letters and Newspapers should be addressed "Care of Mr. Waghorn, Alexandria;" and, being first registered and paid for at the above rates to either of my Agents, must then be transmitted through His Majesty's Post Office, by paying the regular postage to Egypt.

PERIODICALS.—Periodicals are permitted by the Post Office to be forwarded by His Majesty's Steamers to Egypt, but they must be delivered to the Post Master at Falmouth, and paid for there, at the rate of One Shilling for six ounces, and Threepence for every additional ounce. These works may, therefore, likewise be addressed and forwarded to my care, on payment of a similar charge, to either of my Agents; but if those be registered by my Agents at London or Liverpool, and left to be forwarded by them to Falmouth, the Post Office charge, as well as mine, must then be paid; and an extra charge of Sixpence per pound, to defray the carriage to Falmouth. Periodicals are subject to the same restrictions as Newspapers, viz. they must be open at both ends, and without any mark or writing, otherwise than the address.

PARCELS not containing Letters, Newspapers, or Periodicals, will be received by either of my Agents, and transmitted to my care, on payment at the rate of Five Shillings per pound weight.

N.B. All other Inquiries should be made to Mr. W's Agents, post paid.

THOS WAGHORN.

London, 20th October, 1835.

Mr Waghorn's charges for sending, 1835

In the 1820s Thomas Waghorn began investigations into improving mail routes between England and India. This led to the establishment of the overland route between Alexandria and Suez. Mails had previously taken three months to reach England, but Waghorn's letters accomplished the same journey in just 35 days. Letters conveyed by Waghorn carried their own cachet 'Care of Mr Waghorn'. After ten years of Waghorn's efforts the British Government and the East India Company were convinced of the viability of this route and took it over.



Stamp marked Care of Mr Waghorn Suez

The first postal stamp in India was introduced on 1 July 1852 in the Scinde district. In 1854 the introduction of uniform postage rates led to the development of the first postage stamps valid for use throughout India. As with the introduction of uniform postage in Britain this led to a rapid increase in use of the postal system. The volume of mail doubled between 1854 and 1866, and again between 1866 and 1871.



Set of stamps marking the Inauguration of New Delhi, 1931

The first pictorial stamps were issued in 1931. There was a victory issue in 1946, followed shortly by a first Dominion issue. The three stamps in the Dominion issue depicted the Ashoka Pillar, the new flag of India, and an aeroplane.



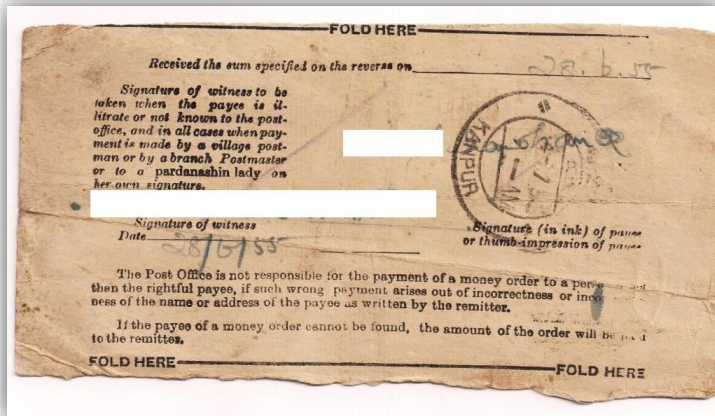
First set of independent stamps 1947

Stamps issued by the East India Company

The volume of mail moved by the postal system increased significantly, doubling between 1854 and 1866 and doubling again by 1871. The Indian Post Office Act, 1866 (XIV) introduced reforms by 1 May 1866 to correct some of the more obvious postal-system deficiencies and abuses.



1955 money order (front)



1955 money order (back)

Postal-service efficiencies were also introduced. In 1863, lower rates were set for "steamer" mail to Europe at (six annas, eight pies for a 1/2-ounce letter). Lower rates were also introduced for inland mail.

New regulations removed special postal privileges

enjoyed by officials of the East India Company. Stamps for official use were prepared and carefully accounted for, to combat abuses by officials. In 1854 Spain had printed special stamps for official communications, but in 1866 India was the first country to adopt the expedient of overprinting "Service" on postage stamps and "Service Postage" on revenue stamps. This innovation was later widely adopted by other countries

Shortages developed, so stamps also had to be improvised. Some "Service Postage" overprinted rarities resulted from abrupt changes in postal regulations. New designs for the four-anna and six-anna-eight-pie stamps were issued in 1866. Nevertheless, there was a shortage of stamps to meet the new rates. Provisional six-anna stamps were improvised by cutting the top and bottom from a current foreign-bill revenue stamp and overprinting "Postage". India was the first country in the Commonwealth to issue airmail stamps

After independence in 1947

Since India became independent in 1947, the postal service continues to function on a nationwide basis, providing a variety of services. The structure of the organization has the directorate at its apex; below it are circle offices, regional offices, the superintendent's offices, head post offices, sub-post offices

and branch offices. In April 1959, the Indian Postal Department adopted the motto "Service before help"; it revised its logo in September 2008.

The number of post offices was 23,344 when India became independent in 1947 and these were primarily in urban areas. The number increased to 155,015 in 2016 and 90% of these were in rural areas.



Mount Pleasant Parcel Office, close-up of parcels, sign indicates parcels are en-route to India.

After independence, responsibility for postal services transferred to the new Indian Government. However, Britain continued to be involved in postal services to India in the same way as it managed other international postal services. Files in the archive refer to matters such as the deteriorating relationship between India and Pakistan in the 1960s, and the impact this had on delivering and receiving post to and from these countries.

Post-independence stamps

India attained independence on 15 August 1947. Thereafter, the Indian Posts and Telegraph Department embarked on a broad-based policy for the issuance of stamps. On 21 November 1947 the first new stamp was issued by



Brown-and-pink stamp depicting a temple

independent India. It depicts the Indian flag with the patriots' slogan, Jai Hind ("long live India"), at the top right-hand corner. The stamp was valued at three and one-half annas. A memorial to Mahatma Gandhi was issued 15 August 1948 on the first anniversary of independence. One year later a definitive series appeared, depicting India's broad cultural heritage (primarily Hindu,

भारतीय डाक



India Post old logo

Buddhist, Muslim, Sikh and Jain temples, sculptures, monuments and fortresses). A subsequent issue commemorated the beginning of the Republic of India on 26 January 1950. Definitive included a technology-and-development theme in 1955, a series depicting a map of India in 1957 (denominated in naya paisa—decimal

currency) and a 1965 series with a wide variety of images. The old inscription "India Postage" was replaced in 1962 with "भारत INDIA", although three stamps (issued from December 1962 to January 1963) carried the earlier inscription.

India has printed stamps and postal stationery for other countries, mostly neighbours. Countries which have had stamps printed in India include Burma (before independence), Nepal, Bangladesh, Bhutan, Portugal and Ethiopia. The country has issued definitive and commemorative stamps. Six definitive series on India's heritage and progress in a number of fields have been issued. The seventh series, with a theme of science and technology, began in 1986. Between independence and 1983, 770 stamps were issued.

Ibn Battuta (Ibn Baṭṭūta was a medieval Muslim traveller who wrote one of the world's most famous travel logs) describes the Indian postal system in the 14th century as follows: In India the postal system is of two kinds. The horse post, called uluq, is run by royal horses stationed at a distance of every four miles. The foot-post has three stations per mile; it is called dawah, that is one-third of a mile Now, at every third of a mile there is a well populated village,



Ibn Battuta

outside which are three pavilions in which sit men with girded loins ready to start. Each of them carries a rod, two cubits in length, with copper bells at the top. When the courier starts from the city he holds the letter in one hand and the rod with its bells on the other; and he runs as fast as he can. When the men in the pavilion hear the ringing of the bell they get ready. As soon as the courier

reaches them, one of them takes the letter from his hand and runs at top speed shaking the rod all the while until he reaches the next dawah. And the same process continues till the letter reaches its destination. This foot-post is quicker than the horse-post; and often it is used to transport the fruits of Khurasan which are much desired in India.

<h1>Indian Postal History 1947-1957</h1> <p>by Ashok Kumar Bayanwala</p> <p>First published in April 2001 issue and onwards in GPA News, the Monthly Newsletter Edited by H C Mehta and Published by Gujarat Philatelists Association</p> <h2>INDEX</h2>	
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1948	19. Urban Mobile Post Office 1 & 2
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08. Air India International	22A. Meter Stamps
09. Pakistan Treated as Foreign Country	23. Republic of India
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Indian Postal History 1947-1957 by Ashok Kumar Bayan Wala, First published in April 2001 issue and onwards in GPA News

Governance and Organization



A. Raja and Jyotiraditya Madhavrao Scindia , launching the new logo for India Post on 23 Sept 2008, at New Delhi.

The Department of Posts comes under the Ministry of Communications. The Postal Service Board, the apex management body of the Department, comprises the Chairman and six Members. The six members of the Board hold portfolios of Personnel, Operations, Technology, Postal Life Insurance, Banking & DBT and Planning respectively. The Additional Secretary and Financial Advisor to the Department is a permanent invitee to the Board. The Board is assisted by a senior staff officer of the Directorate as Secretary to the Board. Deputy Directors General, Directors and Assistant Directors General provide the necessary functional support for the Board at the Headquarters.

For providing postal services, the whole country has been divided into 23 postal circles. Each Circle is co-terminus with a State except for Gujarat Circle (which also administers the Union Territories of Daman & Diu and Dadra & Nagar Haveli), Kerala Circle (which includes the Union Territory of Lakshadweep) , Maharashtra Circle (which has within its jurisdiction the State of Goa), North East Circle (which comprises six North Eastern States - Arunachal Pradesh,

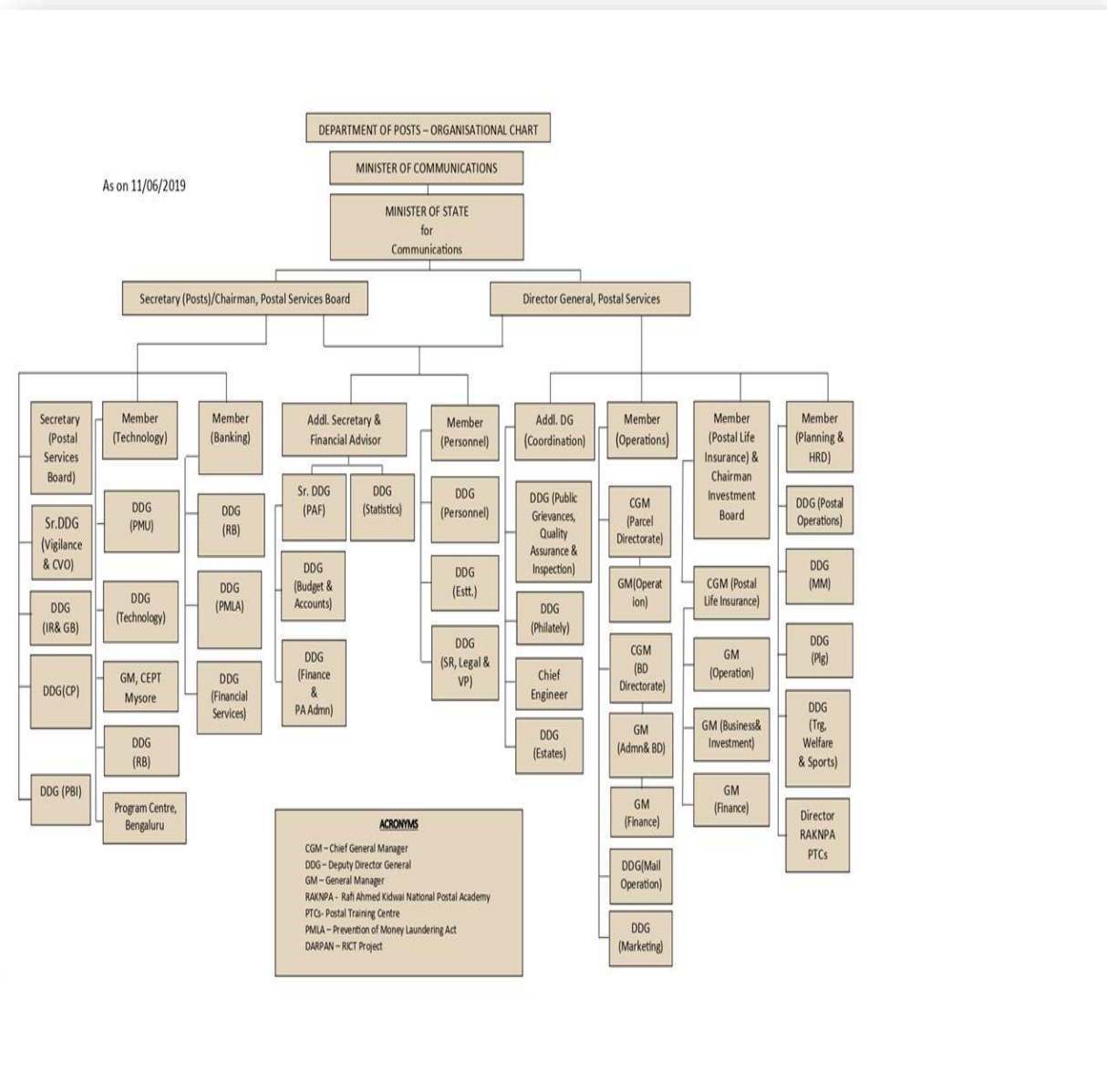
Manipur, Meghalaya, Mizoram, Nagaland & Tripura), Punjab Circle (which has within its administrative jurisdiction, the Union Territory of Chandigarh), Tamil Nadu Circle (which also administers the Union Territory of Pondicherry) and West Bengal Circle (which also administers the state of Sikkim and the Union Territory of Andaman and Nicobar Islands) . Each of these Circles is headed by a Chief Postmaster General. Each Circle is further divided into Regions comprising field units, called Divisions (Postal / RMS Divisions). Each Region is headed by a Postmaster General. In the Circles and Regions there are other functional units like Circle Stamp Depots, Postal Stores Depots and Mail Motor Service etc. Besides these 23 Circles, there is another Circle, called Base Circle, to cater to the postal communication needs of the Armed Forces. The Base Circle is headed by an Additional Director General, Army Postal Service in the rank of a Major General. The officer cadre of the Army Postal Service comprises officers on deputation from the Civil Posts. Seventy five percent of the other ranks of the Army Postal Service are also drawn from the Department of Posts and the remaining personnel are recruited by the Army.

Postal Services Board

- Shri Vineet Pandey, Secretary, Department of Posts & Chairperson, Postal Services Board
- Shri Alok Sharma , Director General (Posts)
- Dr. Charles Lobo, Member (Operations)
- Ms. Smita Kumar, Member (Technology)
- Shri Ashok Kumar Poddar, Additional Director General (Coordination)
- S. Mervin Alexander, Member (Personnel)
- Ms. Sandhya Rani, Member (Banking & DBT)
- Ms. Alka Jha, Member (Planning & HRD)

- Ms. Sandhya Rani (Additional Charge) ,Member (PLI) & Chairman, PLI Investment Board.

Organizational Structure



Department Of Posts-Functional Units

As on 11.06.2019

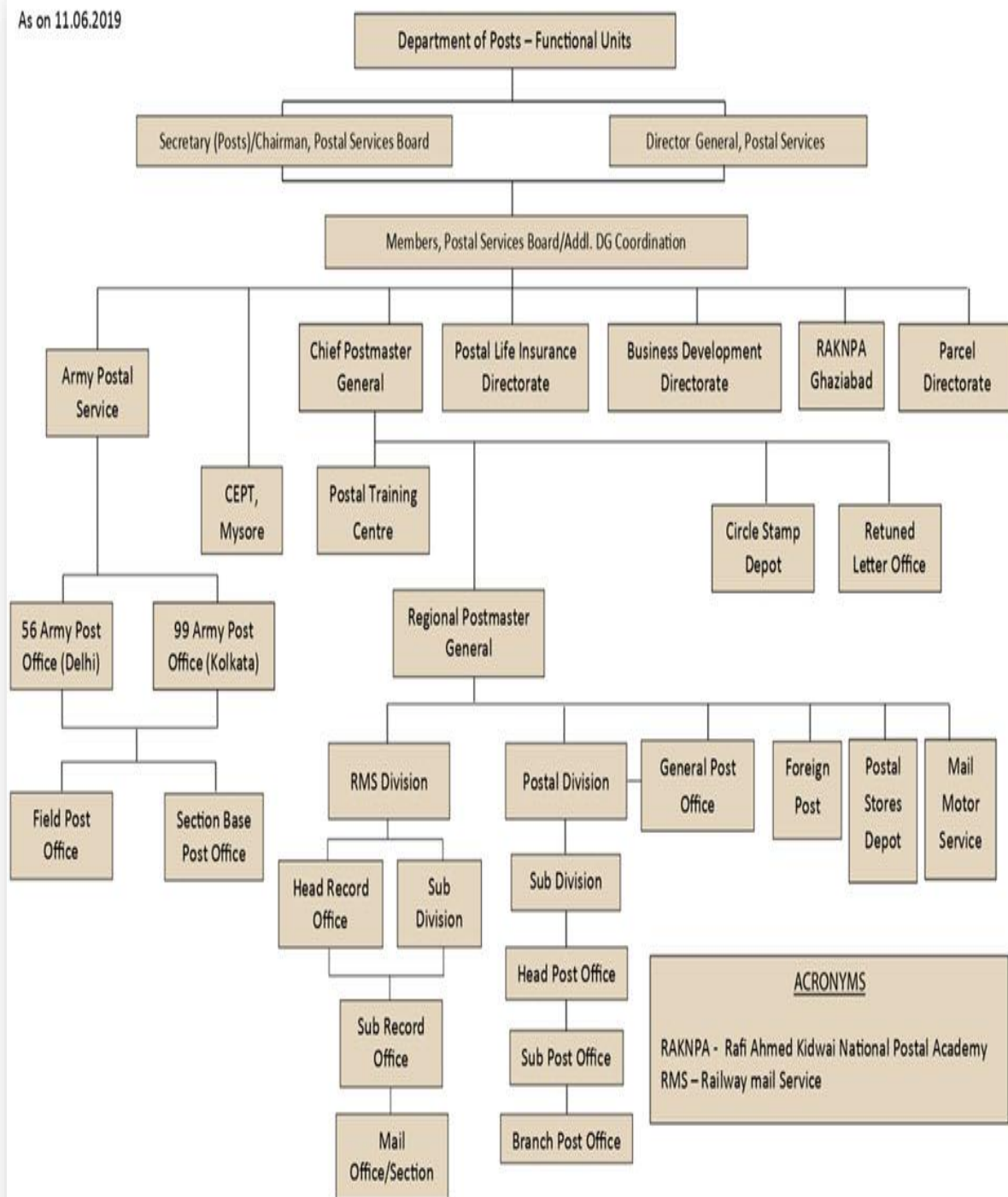


Table of Financial performance of postal department

Notes on Demands for Grants, 2021-2022												44
MINISTRY OF COMMUNICATIONS												
DEMAND NO. 12												
Department of Posts												
(In ₹ crores)												
	Actual 2019-2020			Budget 2020-2021			Revised 2020-2021			Budget 2021-2022		
	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total
Gross	29139.73	730.56	29870.29	34057.22	1131.21	35188.43	32239.17	861.71	33100.88	34263.18	910.09	35173.27
Recoveries	-768.40	—	-768.40	-963.00	—	-963.00	-820.00	—	-820.00	-835.00	—	-835.00
Receipts	-13558.20	—	-13558.20	-18710.05	—	-18710.05	-12330.05	—	-12330.05	-17710.05	—	-17710.05
Net	14813.13	730.56	15543.69	14394.17	1131.21	15525.38	19089.12	861.71	19950.83	15618.13	910.09	16528.22
A. The Budget allocations, net of recoveries and receipts, are given below:												
CENTRE'S EXPENDITURE												
Establishment Expenditure of the Centre												
1. Expenditure relating to establishment												
1.01 Pay and Allowances	17154.25	—	17154.25	19827.80	—	19827.80	18500.00	—	18500.00	19610.00	—	19610.00
1.02 Pensions	9418.57	—	9418.57	11024.00	—	11024.00	11020.00	—	11020.00	11681.40	—	11681.40
1.03 Other expenditures	1659.89	4.90	1664.79	1776.40	15.00	1791.40	1531.20	14.53	1545.73	1677.90	15.00	1692.90
1.04 Less Postal Receipts	-13558.20	—	-13558.20	-18710.05	—	-18710.05	-12330.05	—	-12330.05	-17710.05	—	-17710.05
Net	14674.51	4.90	14679.41	13918.15	15.00	13933.15	18721.15	14.53	18735.68	15259.25	15.00	15274.25
Central Sector Schemes/Projects												
2. Postal Operation	127.87	330.32	458.19	435.32	769.21	1204.53	354.27	584.84	939.11	337.95	636.02	973.97
3. Financial Services	—	11.36	11.36	—	—	—	—	—	—	—	—	—
4. India Post Payments Bank	0.05	335.00	335.05	—	220.00	220.00	—	220.00	220.00	—	200.00	200.00
5. Human Resource Management	10.70	1.95	12.65	40.20	7.00	47.20	13.50	2.54	16.04	20.93	4.07	25.00
6. Estates Management	—	47.03	47.03	0.50	120.00	120.50	0.20	39.80	40.00	—	55.00	55.00
Total-Central Sector Schemes/Projects	138.62	725.66	864.28	476.02	1116.21	1592.23	367.97	847.18	1215.15	358.88	895.09	1253.97
Grand Total	14813.13	730.56	15543.69	14394.17	1131.21	15525.38	19089.12	861.71	19950.83	15618.13	910.09	16528.22
B. Developmental Heads												
Economic Services												
1. Postal Services	14813.13	—	14813.13	14353.87	—	14353.87	19055.88	—	19055.88	15683.24	—	15583.24
2. Capital Outlay on Postal Services	—	395.56	395.56	—	829.33	829.33	—	576.86	576.86	—	639.58	639.58
No. 12/Department of Posts												

Notes on Demands for Grants, 2021-2022												45
(In ₹ crores)												
	Actual 2019-2020			Budget 2020-2021			Revised 2020-2021			Budget 2021-2022		
	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total	Revenue	Capital	Total
3. Investments in General Financial and Trading Institutions	—	335.00	335.00	—	220.00	220.00	—	220.00	220.00	—	200.00	200.00
Total-Economic Services	14813.13	730.56	15543.69	14353.87	1049.33	15403.20	19055.88	796.86	19852.74	15583.24	839.58	16422.82
Others	—	—	—	40.30	—	40.30	33.24	—	33.24	34.89	—	34.89
4. North Eastern Areas	—	—	—	—	81.88	81.88	—	64.85	64.85	—	70.51	70.51
5. Capital Outlay on North Eastern Areas	—	—	—	—	—	—	—	—	—	—	—	—
Total-Others	—	—	—	40.30	81.88	122.18	33.24	64.85	98.09	34.89	70.51	105.40
Grand Total	14813.13	730.56	15543.69	14394.17	1131.21	15525.38	19089.12	861.71	19950.83	15618.13	910.09	16528.22
	Budget Support			IEBR			Total			Budget Support		
	Budget Support	IEBR	Total	Budget Support	IEBR	Total	Budget Support	IEBR	Total	Budget Support	IEBR	Total
C. Investment in Public Enterprises												
1. India Post Payments Bank	335.00	—	335.00	220.00	—	220.00	220.00	—	220.00	200.00	—	200.00
Total	335.00	—	335.00	220.00	—	220.00	220.00	—	220.00	200.00	—	200.00
1. Expenditure relating to establishment: Department of Posts incurs expenditure towards meeting its establishment expenditure and schemes/projects. Establishment expenditure is mainly for salary, pension, and all operational expenditure of the Department.												
2. Postal Operation: Provision is for Postal Operations, which include major activities such as Mail Operations, IT Induction and Modernisation, etc.												
4. India Post Payments Bank: Provision is for providing capital support to 'India Post Payments Bank'.												
5. Human Resource Management: The provision is for Human Resource Management, including expansion of training facilities.												
6. Estates Management: The provision is for Estates Management including construction of buildings.												
No. 12/Department of Posts												

NETWORK

India has the largest Postal network in the world with 1,55,669 Post Offices of which 89% are in rural areas. At the time of independence, there were 23,344 Post Offices, which were primarily in the urban areas. Thus, the network has registered a seven-fold growth over the last five decades, the focus of this expansion being in the rural areas. On an average, a post office serves an area of 21.09 sq. km. & population of 6,585. Through these offices it ensures daily delivery of mail at the doorstep of every customer all over the country, collection of letters through letterboxes, and also sale of stamps and stationery through village postmen at the doorstep of customers in rural areas. Post Offices in Urban and Rural areas provide a range of basic postal services to the customers, including banking and insurance services. Bill collection facilities are being extended through all post offices in urban areas, and identifying post offices in rural areas. Certain value-added services are being provided in selected offices in urban areas.

Efforts are also being made to identify means of providing postal services through more cost-effective measures. The Licensed Stamp Vendor Scheme, Licensed Postal Agents Scheme and the Panchayat Sanchar Shewa Yojana (PSSY) were initiatives that were taken up in this regard. So far 7,697 Panchayat Sanchar Shewa Kendra's (PSSKs) have been opened, including 2,371 PSSKs under the 10th Plan. Since an assessment of these schemes indicates the need for restructuring them, no targets were given in 2004-05 for opening PSSKs.

The following Rules and Manuals are referred in respect of Savings Bank Operations and services

- The Government Savings Banks Act, 1873

- The Government Savings Certificates Act, 1959
- The Post Office Savings Bank General Rules, 1981
- The Post Office Savings Account Rules, 1981
- The Post Office Recurring Deposit Rules, 1981
- The Post Office Time Deposit Rules, 1981
- National Savings Scheme Rules, 1992
- Post Office (Monthly Income Account) Rules, 1987
- Indira Vikas Patra Rules, 1987
- National Savings Certificates (VIII Issue) Rules, 1989
- Kissan Vikas Patra Rules, 1988
- National Savings Scheme Rules, 1987
- The Post Office Savings Certificates Rules, 1960
- Senior Citizens Savings Scheme Rules, 2004
- Post Office Savings Bank Manual Volume I
- Post Office Savings Bank Manual Volume II

GENERAL PROFILE OF THE ORGANISATION, FUNCTIONS AND DUTIES

The Department of Posts comes under the Ministry of Communications and Information Technology, Government of India, functions under the Minister for Communications and Information Technology, and has a Minister of State for Communications to assist the Minister of Communications and Information Technology in the discharge of various functions. The Secretary, Department of Posts, as the Chief Executive of the Department, is also the Director General, India Post, and the Chairman of the Postal Services Board.



Shri. Ravi Shankar Prasad (Minister of Communications and Information Technology)



Shri. Devusinh Jesingbhai Chauhan (Minister of State for Communications and Information Technology)



Shri. Vineet Pandey (Secretary {Posts} to Govt. Of India as well as Director General, Department of Posts and the Chairman of the Postal Services Board.

The Postal Services Board, the apex management body of the Department, comprises the Chairman and three Members. The Members of the Board hold portfolios of Operations, Development and Personnel. The Joint Secretary and Financial Advisor to the Department is a permanent invitee to the Board. The Board is assisted by a senior staff officer of the Directorate as Secretary to the Board. Presently, Deputy Director General (FS) is assisting the Board in this capacity. Deputy Directors General, Directors and Assistant Directors General provide necessary support for the Board at Headquarters. The Postal Services Directorate is the Headquarters organization located at Dak Bhawan, New Delhi, to oversee the operations in the provision of postal services throughout the country.

The country has been divided into 23 postal circles, each circle headed by a Chief Postmaster General. Each circle is divided into regions, headed by a Postmaster General and comprising field units known as Divisions. These divisions are further divided into subdivisions. In addition to the 23 circles, there is a base circle to provide postal services to the Armed Forces of India headed by a Director General. One of the highest post offices in the world is in Sikkim, Himachal Pradesh operated by India Post at an altitude of 14,567 ft (4,440 m). These Circles manage the day-to-day functioning of the various Head Post Offices, Sub - Post Offices and Branch Post Offices, through their Regional and Divisional level arrangements.

POSTAL SERVICES

Speed Post

The very high-speed express service for letters and documents. Speed Post links more than 1200 towns in India, with 290 Speed Post Centres in the national network and around 1000 Speed Post Centres in the state network. For regular users, Speed Post



A small rural post office

provides delivery „anywhere in India“ under contractual service. Speed Post offers a money-back guarantee, under which the Speed Post fee will be refunded if the consignment is not delivered within the published delivery norms.

Speed Post Discount Structure

Monthly Speed Post business	Discount
Rs 50,001/- to 5,00,000/-	10 %
Rs 5,00,001/- to 25,00,000/-	15 %
Rs 25,00,001/- to 100,00,000/-	20 %
Rs 100,00,001/- to 500,00,000/-	25 %
Above Rs 500,00,000/-	30 %
<ul style="list-style-type: none">• 1% additional discount to those customers who either avail advance deposit facility or make payment at the time of booking.• 2% additional discount for customers having monthly revenue more than 25 lakh who either avail advance deposit facility or make payment at the time of booking.• Booking data is to be made available to the booking office in electronic format as prescribed.• In case booking data received with a paper manifest only without soft copy, the discount would be reduced by half.	

e-Payment

The most convenient way to pay your bills under one roof. With its tremendous reach and expertise India Post specializes in acceptance of payments across the counter



e-Payment App

and their consolidation. e-Payment is a „Many to One“ service through which bills (telephone, electricity, etc.) paid by customers in post offices are electronically consolidated. e-Payment is a smart option for businesses

and organizations to collect their bills or other payments through Post Office network. When businesses require collection of bills and other payments from customers across the country, Post Office offers them a simple and convenient solution in the form of e-Payment.

e-Payment is a many-to-one solution which allows collection of money (telephone bills, electricity bills, examination fee, taxes, university fee, school fee etc.) on behalf of any organization. The collection is consolidated electronically using web-based software and payment is made centrally through Cheque from a specified Post Office of biller's choice.

The information and MIS regarding the payment can be had by the biller online. The MIS will contain the five fields of billers choice like name, telephone number, application number etc. The service is currently available through more than 14,000 Post Offices across the country.

There is no agency in the market today with a large reach and established trust as the Post Office where the public can comfortably deposit all their bills in their neighbourhood.

Logistics Post

A brand-new service from India Post great for sending parcels and large consignments across the nation and around the world.

Logistics Post manages the entire distribution side of the logistics infrastructure from collection to distribution, from storage to carriage, from order preparation to order fulfilment. Logistics Post is an ideal service for sending large consignments including multi- parcels, just-in-time parcels, bulk-break consignments and goods of any weight. While Parcel Post offers weight up to 35 kg, Logistics Post has no weight limit. Logistics Post offers not only physical logistics services but also provides comprehensive supply chain management services, leading to improvement in the service level efficiency. Customers can send their consignments either in full truck load (FTL) or Less than a Truck Load (LTL), one parcel or multi-parcels, based on their requirements. It is flexible and convenient. Logistics Post uses a special network for carrying and delivering packages and consignments across the nation. It moves the shipments by road, rail and air and ensures safe and timely delivery. Exclusive Logistics Post Centres have been established across the country to service your transmission and distribution needs. Order processing and order management solutions also available that takes a "whole of business" approach. Logistics Post will make the entire Logistics operations smooth by providing 'pick and pack' facilities based on specific requirements of the customers. Each consignment will be packed with the specific goods, as desired by the customer. Consignments are transmitted by road, rail or air depending upon the requirements of the customer. Warehousing options for storage of consignments prior to dispatch/ delivery) available for customers.

e-Post

Documents and greetings sent online but delivered by mail. Internet and e-mail have revolutionized the world of communications. At the same



time, accessibility to email continues to be a major problem for many people, especially in the rural areas. In its endeavour to make benefits of e-mail available to everyone and to bridge the digital divide, Department of Posts has introduced e-POST service. Through e-POST, customers can send their messages to any address in India with a combination of electronic transmission and physical delivery through a network of more than 1,55,000 Post Offices. e-POST sends messages as a soft copy through internet and at the destination it will be delivered to the addressee in the form of hard copy.

e-POST can also be availed by the corporate customers, by having a business agreement with India Post. Corporate customers will get special e-POST rates and other value additions.

Business Post



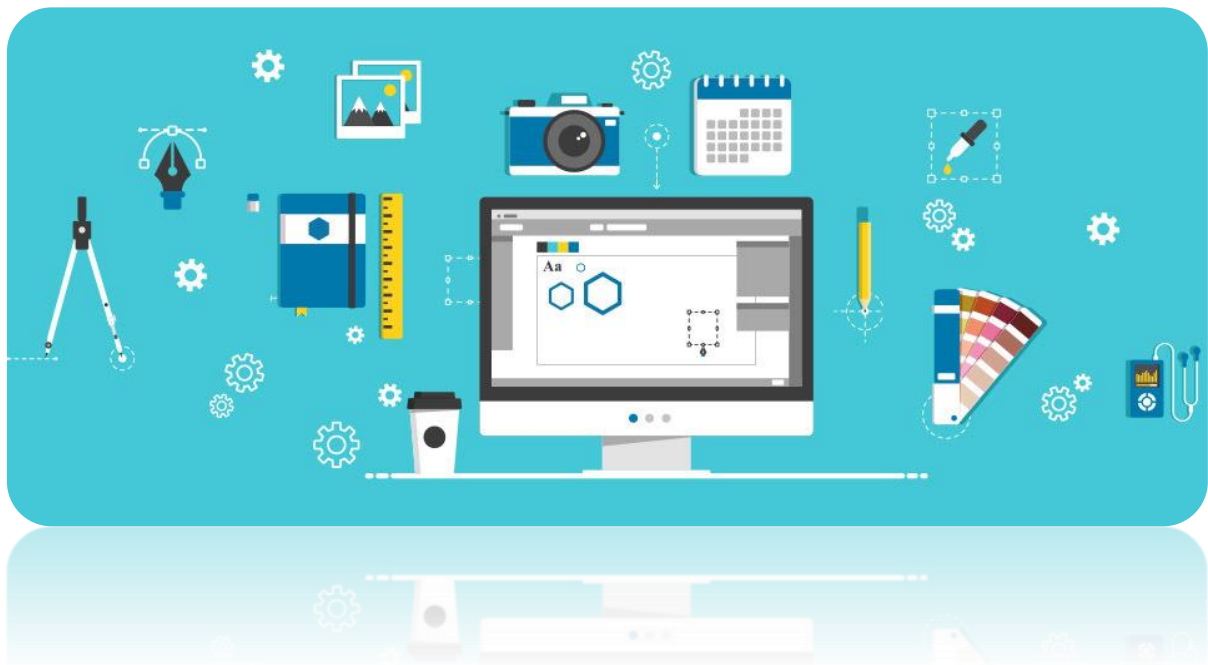
Total pre-mailing solutions including collection/printing, inserting, and addressing. Business Post provides complete mailing solutions right from mail preparation to mail delivery, ideal for small businesses as well as large companies.

Customers can choose from a range of cost-effective and professional mailing services, including collection of mail from customer premises, franking, inserting, sealing and addressing etc. to meet their specific business needs.

India Post has set up Business Post Centres in major cities specially to handle Business Post Consignments. Business Post services can also be set up in the customer's premises where the mail volumes are very large. Business Post offers a range of services at affordable rates.

Media Post

Reach millions through advertisements on Post cards, Letters walls of post offices, letter boxes, post cards and stationary. India Post offers a unique



advertisement concept to help the Indian corporate and the Government organizations reach potential customers through Media Post. No other medium can match the sheer expanse of India Post in terms of volume and reach. Media Post offers a range of advertising mediums such as Postal Stationery, Postal Premises etc.

Direct Post

Distributing advertising materials directly to prospective customers. With the increasing commercial activity in India, the need for Direct Advertising of their products and services by the business organizations is growing. Direct Mail, which can be defined as 'printed matter usually carrying a sales message or announcement designed to elicit a response from a carefully selected consumer or business market' is the most potent medium for Direct Advertising. Direct mail can be both addressed as well as un-addressed. Direct Post is the un-addressed component of Direct Mail, and would comprise of un-addressed postal articles like letters, cards, brochures, questionnaires, pamphlets, samples, promotional items like CDs/Pen Drives and Cassettes etc., coupons, posters, mailers or any other form of printed communication that is not prohibited by the Indian Post Office Act 1898 or Indian Post Office Rules 1933.

The Direct Post has been introduced by Department of Posts vide its OM no. 39-01/2001-BDD dated 2nd June 2005.

Postal Life Insurance

Postal Life Insurance was started in 1884 as a welfare measure for the employees of Posts & Telegraphs Department under Government of India dispatch No. 299 dated 18-10-1882 to the Secretary of State. Due to popularity of its schemes, various departments of Central and State Governments were extended its benefits. Now Postal Life Insurance is open for employees of all central and state government departments, nationalized banks, public sector undertakings, financial institutions, local municipalities and Zila Parishads and Educational Institution aided by the Government.

Instant Money Order Service (iMO)

The instant domestic money is available in 717 post offices. However, no International Money Order facility is available. India Post presents Instant



Money Order (iMO), the instant on-line money transfer service that is instant, convenient, reliable and affordable.

iMO is an instant web-based money transfer service through Post Offices (iMO Centre) in India between two resident individuals in Indian territory. You can transfer money from INR 1,000/- to INR 50,000/- from designated iMO Post Offices. It is simple to send and receive money.

International Money Transfer Service

As a result of the collaboration of the Department of Posts with the Western Union Financial Services, state of the art international money transfer service is now available through post offices in India. This enables instantaneous remittance of money from 185 countries to India. The recipients can in fact collect the money in minutes after the sender has made the remittance. The service is targeted to particularly fulfil the needs of NRI dependent families in India, visiting International tourists and foreign students studying in India. Money Transfer Service Scheme is a quick and easy way of transferring personal remittances from abroad to beneficiaries in India. Only inward personal remittances into



India such as remittances towards family maintenance and remittances favouring foreign tourists visiting India are permissible. No outward remittance from India is permissible under MTSS.

As a result of the collaboration of the Department of Posts, Government of India with the Western Union Financial Services, a state-of-the-art International Money transfer Service is now available through the Post Offices in India, which enables instantaneous remittance of money from around 195 countries and territories to India. The recipients can in fact collect the money in minutes after the sender has made the remittance. The service is targeted to particularly fulfill the needs of NRI dependent families in India, visiting International tourists and foreign students studying in India.

Non-postal services

The post office has also traditionally served as a financial institution for millions of people in rural India. Currently these are some of the activities being supported:

- Public Provident Fund
- National Savings Certificate
- Kisan Vikas Patra
- Savings Bank Account
- Monthly Income Scheme
- Recurring Deposit Account
- National Savings Scheme 1992 - discontinued from 01.11.2002
- Post Office Time Deposit
- Post boxes for mail receipt.

National Savings Certificates (NSC)

The National Savings Certificate (NSC) is a fixed income investment scheme that you can open with any post office branch. The scheme is a Government of India initiative. It is a savings bond that encourages subscribers – mainly small to mid-income investors – to invest while saving on income tax.

A fixed-income instrument like Public Provident Fund and Post Office FDs, this scheme too is a low-risk fixed-income product. You can buy it from the nearest post office in your name, for a minor or with another adult as a joint account. NSC comes with a fixed maturity period of five years. There is no maximum limit on the purchase of NSCs, but only investments of up to Rs.1.5 lakh can earn you a tax break under Section 80C of the Income Tax Act. The certificates earn a fixed interest, which is currently at a rate of 6.8% per annum. The interest rate is revised on a regular basis by the government.



India 1953 50R Post Office National Savings Certificate

Features & Benefits of NSC

1. **Fixed income:** Currently, the scheme is generating a guaranteed return at the rate of 6.8% for investors. The returns offered by NSC have generally been higher than FDs.
2. **Types:** The scheme originally had two types of certificates – NSC VIII Issue and NSC IX Issue. The government discontinued the NSC IX Issue in

December 2015. So, only the NSC VIII Issue is open for subscription currently.

3. **Tax saver:** As a government-backed tax-saving scheme, you can claim up to Rs 1.5 lakh under the provisions of Section 80C of the Income Tax Act, 1961.
4. **Start small:** You can invest as low as Rs 1,000 (or multiples of Rs 100) as an initial investment, and increase the amount when feasible.
5. **Interest rate:** Currently, the rate of interest is 6.8% p.a., which the government revises every quarter. It gets compounded annually but will be payable at maturity.
6. **Maturity period:** The maturity period is five years.
7. **Access:** You can purchase this scheme from any post office by submitting the necessary documents and undergoing the KYC verification process. Also, it is easy to transfer the certificate from one post office branch to another.
8. **Loan collateral:** Banks and NBFCs accept NSC as collateral or security for secured loans. To do this, the concerned postmaster should put a transfer stamp on the certificate and transfer it to the bank.
9. **Power of compounding:** The interest you earn on your investment gets compounded and reinvested by default, though the returns do not beat inflation.
10. **Nomination:** The investor can nominate a family member (even a minor) so that they can inherit it in the unfortunate event of the investor's demise.
11. **Corpus after maturity:** Upon maturity, you will receive the entire maturity value. Since there is no TDS on NSC pay-outs, the subscriber should pay the applicable tax on it.

12.Premature withdrawal: Generally, one cannot exit the scheme early. However, they accept it in exceptional cases like the death of an investor or if there is a court order for it.

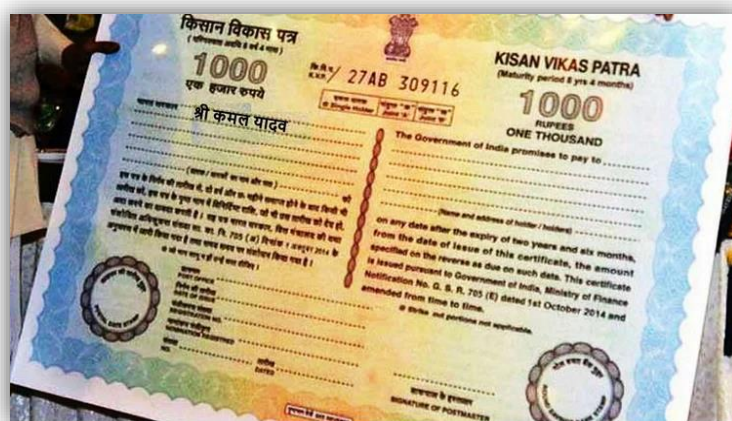
Tax benefits of NSC investment

Investments of up to Rs 1.5 lakh in the National Savings Certificate can earn the subscriber a tax rebate under Section 80C. Furthermore, the interest earned on the certificates is also added back to the initial investment and qualify for a tax break as well.

For instance, if you purchase certificates worth Rs 1,000, you are eligible for a tax rebate on that initial investment amount in the first year. But in the second year, you can claim a tax deduction on the NSC investment(s) that year as well as the interest earned in the first year. This is because the interest is added to the original investment and compounded annually.

Kissane Vikas Patra

Kissane Vikas Patra is a saving certificate scheme which was first launched in 1988 by India Post. It was successful in the early months but afterwards the Government of India set up a committee under supervision of Shyamalan



Kisan Vikas Patra

Gopinath which gave its recommendation to the Government that KVP could be misused. Hence the Government of India decided to close this scheme and KVP was closed in 2011 and the new government re-launched it in 2014.

❖ Investment doubles in 8 years 7 months.

- ❖ Encashment at any time after expiry of 2 ½ Years from the date of issue of certificate at any Post Office.
- ❖ NRIs & HUF not eligible.
- ❖ Nomination facility is available.
- ❖ Post maturity interest is also admissible at the rate applicable from time to time (at present 3.5%).

Kissane Vikas Patra can be purchased by

- An adult in his own name, or on behalf of a minor
- A Trust
- Two adults jointly.

Savings Account

A Post Office Savings Account is one of the most popular and accessible savings accounts in India. The minimum opening amount as well as maximum balance that can be retained is Rs.500. Currently, the interest rate being offered for this account is 4.00% p.a. It can also be opened by a minor above the age of 10 in their own name. Only one account can be opened as a single account by the individual. There is no limit on the maximum amount that can be deposited in a post office savings account. It is also eligible for tax exemption for interest of up to Rs.10,000 earned in a financial year (for all savings accounts combined) under the Income Tax Act 80TTA.

Post Office Savings Account is similar in many ways to a regular savings account. It is considered to be a highly secure instrument to deposit funds into and offers the option of full or partial liquidation of funds at very short notice in

case the need arises. These accounts generally offer a guaranteed return on investment and are ideal for senior citizens and people who are looking to earn a regular income without exposure to risk.

Details of post office savings accounts

Minimum initial deposit	Rs.20
Minimum balance for account without cheque book	Rs.50
Minimum balance or initial deposit for account with cheque book	Rs.500
Interest rate	4% p.a.
Tax Free Interest	Up to Rs.10,000 p.a.

New Service Charges on Post Office Savings

If you want to open a post office savings scheme, keep in mind that a few service charges are applicable as well:

- ❖ Issuing duplicate cheque book: Rs.50
- ❖ Issuing deposit receipt: Rs.20 per receipt
- ❖ Issuing account statement: Rs.20 per statement
- ❖ Cancellation or change of nomination: Rs.50
- ❖ Passbook issuance in lieu of missing or mutilated certificate: Rs.10 per registration
- ❖ Issuing a cheque book in Savings bank account: No fee will be charged up to 10 leaves in a financial year. (Rs.2 per cheque leaf thereafter)
- ❖ For transferring an account, and pledging of an account: Rs.100
- ❖ Cheque dishonor fee: Rs.100.

Post Office Monthly Income Scheme for Citizens Interest Rate 2021 (MIS) Account

Post Office Monthly Income Scheme is a popular and trustworthy option of saving our hard-earned money and receive a stable monthly income. All you need to do is to open a Monthly Income Scheme Account (MIS) at Post Office and deposit our money.

- ❖ As on June 25, 2021, the interest rate for the Post Office Monthly Income Scheme is 6.6 per cent per annum payable monthly, according to details shared on India Post website.
- ❖ One can open a single account for Post Office Monthly Income Scheme.
- ❖ There can be a joint account up to 3 adults. A guardian can open an account on behalf of minor or person of unsound mind. A minor above 10 years in his own name.
- ❖ Post Office Monthly Income Scheme account can be opened with minimum of Rs 1000 and in multiple of Rs 100.
- ❖ Under Post Office Monthly Income Scheme, a maximum of Rs 4.50 lakh and Rs 9 lakh can be deposited in single account and Joint account respectively.
- ❖ Investors must remember that in a joint account, all the joint holders must have equal share in investment. Deposits or shares in all MIS accounts opened by an individual must not exceed Rs 4.50 lakh, India Post stated.
- ❖ Interest on Post Office Monthly Income Scheme must be payable on completion of a month from the date of opening and so on till maturity.
- ❖ Monthly Income Scheme Account at Post Office can be closed on expiry of 5 years from the date of opening by submitting prescribed application form with pass book at concerned Post Office, India Post said.

- ❖ However, in case any account holder dies before the maturity, the account may be closed and amount will be refunded to nominee or legal heirs. In that case, interest will be paid up to the
- ❖ preceding month, in which refund is made.

Some Salient features

Who can open: -

- (i) a single adult
- (ii) Joint Account (up to 3 adults) (Joint A or Joint B))
- (iii) a guardian on behalf of minor/ person of unsound mind
- (iv) a minor above 10 years in his own name.

Deposit:-

- (i) Account can be opened with minimum of Rs. 1000 and in multiple of Rs. 100.
- (ii) A maximum of Rs. 4.50 lakh can be deposited in a single account and 9 lakh in Joint account.
- (iii) In a joint account, all the joint holders shall have equal share in investment.
- (iv) Deposits/shares in all MIS accounts opened by an individual shall not exceed Rs. 4.50 lakh.
- (iv) Limit for account opened on behalf of a minor as guardian shall be separate.

Interest:-

- (i) Interest shall be payable on completion of a month from the date of opening and so on till maturity.
- (ii) If the interest payable every month is not claimed by the account holder such interest shall not earn any additional interest.

(iii) In case any excess deposit made by the depositor, the excess deposit will be refunded back and only PO Savings Account interest will be applicable from the date of opening of account to the date of refund.

(iv) Interest can be drawn through auto credit into savings account standing at same post office, or ECS. In case of MIS account at CBS Post offices, monthly interest can be credited into savings account standing at any CBS Post Offices.

(v) Interest is taxable in the hand of depositor.

Pre-mature closure of account: -

(i) No deposit shall be withdrawn before the expiry of 1 year from the date of deposit.

(ii) If account is closed after 1 year and before 3 year from the date of account opening, a deduction equal to 2% from the principal will be deducted and remaining amount will be paid.

(iii) If account closed after 3 year and before 5 year from the date of account opening, a deduction equal to 1% from the principal will be deducted and remaining amount will be paid.

(iv) Account can be prematurely closed by submitting prescribed application form with pass book at concerned Post Office.

Maturity:-

(i) Account may be closed on expiry of 5 years from the date of opening by submitting prescribed application form with pass book at concerned Post Office.

(ii) In case the account holder dies before the maturity, the account may be closed and amount will be refunded to nominee/legal heirs. Interest will be paid up to the preceding month, in which refund is made.

Post Office Recurring Deposit

Post Offices serve an important role in the functioning of the economy in a country. Apart from their primary functions of distributing mail throughout the world, a post office also offers various financial services to its customers. These financial services serve as a saving scheme for the customers and are free of market risks.

Among the various savings schemes offered, the Post Office Recurring Deposit is among the preferred investment options by customers apart from regular or traditional saving schemes such as fixed deposits and other long-term or short-term schemes.

Post Office RD Rates

Regular Monthly Deposit	Rs.100 (Minimum
Tenure	5 years
Interest rate	5.8% p.a.
Total savings	Depends on the investment amount
Total interest earned	Depends on the investment amount

Post Office Recurring Deposit Scheme

There is a total of 9 savings schemes which are backed by the Government of India which includes the Post Office Savings Scheme. The Post Office Recurring Deposit is a mid-term savings scheme where depositors are required to park their investments for a minimum of 5 years.

Since the recurring deposit does not depend on the market, it is deemed risk-free and caters to investors with a lower risk appetite, as well as, investors who are depositing their money in a scheme for the first time. The recurring deposit scheme requires a fixed sum to be deposited into the account at regular intervals for which interest is accrued on them and compounded quarterly.

For the investors who like security on their investments and wish to earn a steady sum of money as interest, the Post Office RD would be an ideal

investment. Moreover, this scheme would be also beneficial for the people to earn a fixed sum of money and wish to generate over time and earn a fixed income.

National Savings Scheme 1992

Discontinued from 01.11.2002

Opening of new account and also accepting deposits in the existing account will not be accepted.

Interest Rate

8.5% per annum. (w.e.f. 1st March 2002)

Investment Limits and Denominations

Deposits in multiple of Rs. 100/- Minimum Rs. 100/- and no Maximum Limits Accounts can be opened in all HPOs and selected Sub Post Offices. A separate account shall be opened in a Post Office by every depositor for each year.

1. In case of depositor being individuals, an account may be opened by:
 - a) a single adult or two adults jointly, the amount due on the account being payable-
 - I. to both jointly or survivor or
 - II. to either of them or survivor
 - b) a guardian on behalf of a minor
2. Hindu undivided family.
3. Association of persons or Body of individuals.

Features and Tax Rebate

- ❖ Deposits (not interest) will be covered under section 88 of Income Tax Act and depositor can claim 20 % deduction from Income Tax.
- ❖ Interest on the account will be tax free up to the limit of Rs. 12,000/- every year under section 80-L of Income Tax Act.
- ❖ Withdrawal The interest credited in the account can be withdrawn at any time at the option of the depositor The deposits may be withdrawn after the expiry of four years from the end of the year in which the account was opened, at the option of the depositor. The account can be closed on expiry of 4 years from the end of the year in which the account was opened. The deposits or interest amount if not withdrawn after it becomes due, will continue to earn interest at the rate of 8.5% p.a. up to the date of its withdrawal.

Post Office Savings Schemes

- ❖ Any individual (a single adult or two adults jointly) can open an account.
- ❖ Group Accounts, Institutional Accounts and Misc. account not permissible.
- ❖ Trust, Regimental Fund or Welfare Fund not permissible to invest.
- ❖ 1 Year, 2 Year, 3 Year and 5 Year TD can be opened.
- ❖ 2, 3 & 5 Year TD Accounts can be closed after one year at a discount.
- ❖ Rate of interest - 6.25%, 6.50%, 7.25%, 7.5% compounded quarterly for 1,2,3 & 5 years TD account respectively.

Type of Account	Minimum Deposit	Maximum Deposit
<u>1,2,3 & 5 YEAR TD</u>	Rs. 200/- and in multiples of Rs. 200/- there after	No limit

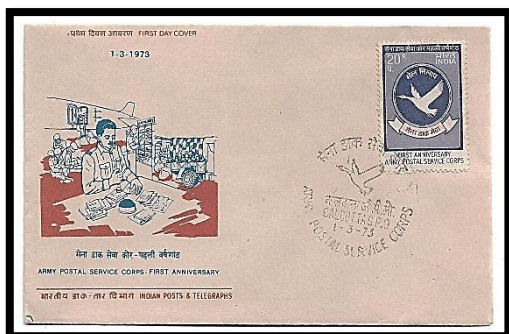
Post office saving scheme

- ❖ Post Office Savings Account (SB)
- ❖ National Savings Recurring Deposit Account (RD)
- ❖ National Savings Time Deposit Account (TD)
- ❖ National Savings Monthly Income Account (MIS)
- ❖ Senior Citizens Savings Scheme Account (SCSS)
- ❖ Public Provident Fund Account (PPF)
- ❖ Sukanya Sam Riddhi Account (SSA)
- ❖ National Savings Certificates (VIIIth Issue) (NSC)
- ❖ Kisan Vikas Patra (KVP)
- ❖ Interest rates (New)
- ❖ How to avail services
- ❖ Schedule of Fee

Traditionally, these services were being provided at manually operated counters. Considering the vital need for providing the benefit of technology to the customers, the counter operations are now being progressively computerised to provide a greater range of service to the customer from a single window leading to services being more responsive, and error free.

Mail Operations

Mail processing, transmission and delivery are the core activities of the Department. Mail is collected from 0.60 Million letter boxes in the country. This is processed by a network of 466 Railway Mail Service Offices, and conveyed by road, rail and airlines all over the country. The primary function of Post Office is



A Mail covers

collection, processing, transmission and delivery of mail. All postal articles whose contents are in the nature of message can be classified as mail which includes Letters, Postcards, Inland Letter Cards, Packets, Ordinary, Registered, Insured, Value Payable articles and Speed Post.

Mail is further classified as first class and second-class mail. First class mail gets free air transmission within India; whereas second class mail gets air lift only if prepaid with air surcharge.

The philatelic activities of India Post include

- ❖ Designing, printing and distribution of special/commemorative postage stamps and other postage stamps/ service postage stamps.
- ❖ Items of postal stationery like Envelope, Inland Letter Card, Postcard, Aerogram and Registered Cover etc.
- ❖ Monitoring and promotion of Philately/conduct of philatelic exhibitions within the country, participation in international and world exhibitions
- ❖ Management of the National Philatelic Museum, Dak Bhavan.

Business Development Activities

The Business Development Directorate was set up in 1996 to design, monitor, develop and market value added premium products of the Department. The Business Development Directorate is responsible for the operations and marketing of speed post, speed post passport service, business

post, greeting post, express parcel post, media post, mildot post card, data post, e-bill post, e-post, bill mail service and logistic post.

FINANCIAL SERVICES

The Post Office Savings Bank is the oldest and largest banking institution in the country. It operates about 140 Million Savings Accounts. The Post Office Savings Bank Scheme is an agency function performed by the Department of Posts on behalf of the Ministry of Finance, Government of India. The Ministry of Finance remunerates Department of Posts for this agency work at a rate fixed from time-to-time. During the last financial year 2003-04, the Department earned approximately Rs. 17,000 Million as remuneration for discharging various responsibilities relating to the Savings Bank.

Post Office Savings Bank has a customer base of 140 Million account holders with annual deposits exceeding Rs. 9,70,000 Million. Savings Bank facilities are provided through a network of 1,54,000 Post Offices, which is double the size of all banks outlets in the country, put together. Eight products are retailed from the Post Offices across the country. There are also a number of Schemes covered under the Post Office Savings Bank and these include Savings Account Schemes, Recurring Deposit Schemes, Time Deposit Schemes, Monthly Income Schemes, Public Provident Fund Schemes, Kisan Vikas Patras, National Savings Certificates and the Senior Citizen Scheme 2004. The outstanding balance under all national savings schemes in Post Offices is over Rs. 3,750,000 Million.

Financial Services Provide

As we have an extensive network, post offices serve the nation by providing various agency services like banking services. The banking services offered at post office counter are:

- ❖ Savings Bank Account

- ❖ Recurring Deposit Account
- ❖ Time Deposit
- ❖ Public Provident Fund Account
- ❖ Monthly Income Scheme
- ❖ National Savings Scheme Account, 1992
- ❖ National Savings Certificates VIII th issue
- ❖ Kisan Vikas Patras
- ❖ Senior Citizens' Savings Scheme

New Products and Services introduced by Department of Posts

In recent years, the Department of Posts has tried to leverage its reach and remittance facility as well as the credibility it enjoys to diversify the range of financial products and services that the Department of Posts can offer to its customers. With the induction of technology and progressive computerization of the network, the Department's capability to provide more value added services has increased. Details of some of the services being presently offered by the Department are given below: -

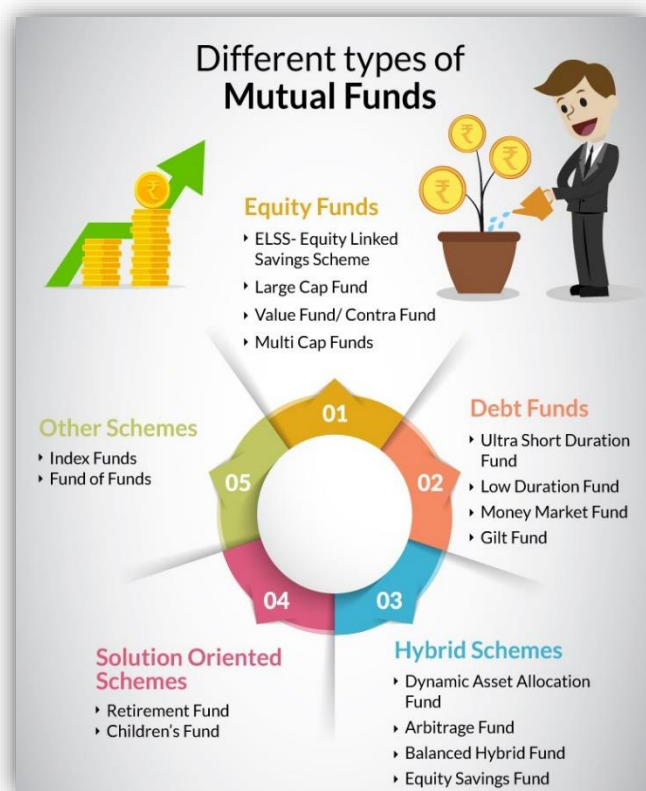
Mutual Funds & Bonds

The Mutual Funds industry has made rapid strides in the country, with assets worth nearly Rs. 1,55,000 Million this industry is under the management of various Assets Management Companies. India Post has entered into the business of retailing mutual funds through select offices. Since February, 2001, a growing network of over 250 Post Offices are distributing select Mutual Funds

and Bonds (Principal/Prudential-ICICI/SBI/ICICI Capital/IDBI/RBI Bonds). Mutual Fund industry is a new growth area in financial services. Therefore, as a retailer, India Post is expected to gain a higher revenue share through commissions and trail commissions. Today the financial services portfolio of India Post has a large number of other relevant financial products like RBI India Relief Bonds, IDBI Flexi Bonds and ICICI Pension Fund, etc. The Department has also

recently entered into a tie up with the UTI Asset Management Company Limited, which is the largest player in the Mutual Fund market in the country, to retail its five mutual fund schemes, on a pilot basis, from select Post Offices. Till date business worth over Rs. 50 Million has been retained by the post office network. This service has helped to extend the reach of the capital market of the country and provides the common man easy access to market-based investment options. The Post Office has traditionally been a distributor of financial services, from money orders to banking services. The Post Office Savings Bank is the largest retail bank in the country, operating from over 1,50,000 branches. With an objective to leverage the strength of the postal network and skills Department of Posts had started retailing mutual funds and bonds.

At present select schemes of UTI Mutual Fund only are retailed through the designated post offices in the country through NISM/EUIN certified staff.



Electronic Fund Transfer

A facility for Electronic Fund Transfer was launched in October, 2001, leveraging the VSAT network of the Department to facilitate end-to-end fund transfers by Banks (UTI/IDBI/HDFC) on behalf of the corporate sector as well as the Capital Market. Banks use this facility to transfer funds to locations where they do not have a presence.

Warrant Payment

The Warrant Payment Scheme was launched in January, 2002. It has facilitated redemption of over 73,000 dividend warrants of UTI and Citibank worth more than Rs. 1,000 Million through the postal network, establishing the ability of the Department to undertake this critical service, for the country's Capital Market.

Electronic Clearance Service (ECS)

The Department of Posts has introduced Electronic Clearance Service (ECS), on a pilot basis, in Mumbai City from 9th August 2003 through 70 Post Offices. The Electronic Clearance Service is being offered in connection with payment of interest under the Monthly Income Scheme (MIS). The depositor can have the facility of automatically transferring interest from the MIS account and crediting it into the SB account at any designated bank electronically, by due date, through the RBI Clearing House. A nominal charge of Rs. 20/- per transaction is levied on the customers opting for this facility. As there is a growing demand from customers in different parts of the country, the Department proposes to extend the ECS scheme beyond Mumbai to 46 more cities where the RBI-EFT (Electronic Fund Transfer) facility is currently available.

International Money Transfer Service

This service provides customers the facility of receiving remittances from more than 196 countries on a real time basis. The service is currently available from more than 4500 post offices. Remittances in excess of US Dollars 125 Million have been delivered through this service since April 2001. It has brought in remittance worth 72 Million US Dollars from April 2003 to March 2004 and has generated a revenue of Rs.58.9 Million.

The focus of the Department's initiatives in the area of financial services is to provide a bouquet of services that will cater to the needs of the customer, leveraging the retailing outreach of the network, so that the Post Office gradually becomes a one-stop shop for a range of such services.

Postal Life Insurance

Postal Life Insurance (PLI), introduced in 1884, is the oldest life insurance scheme for the benefit of Government employees. Initially meant only for the Postal employees, today it caters to employees of the civil and military personnel of the central and state governments, local bodies, government aided educational institutions, universities, nationalized banks, many autonomous and financial institutions, and public sector undertakings of the central and state governments. In a major innovation, Rural Postal Life Insurance (RPLI) scheme was also introduced in 1995 for the benefit of the entire rural populace.

PLI offers the following types of policies

- ❖ Whole Life Assurance (Suraksha)
- ❖ Convertible Whole Life Assurance (Suvidha)
- ❖ Endowment Assurance (Santosh)
- ❖ Anticipated Endowment Assurance for 15 & 20 years (Sumangal)

❖ Joint Life Endowment Assurance (Yugal Suraksha)

Under RPLI, there are first four common plans and one additional plan “10-year RPLI”. Their trade names are as indicated below:

- Whole Life Assurance (Gram Suraksha)
- Convertible Whole Life Assurance (Gram Suvidha)
- Endowment Assurance (Gram Santosh)
- Anticipated Endowment Assurance for 15 & 20 years (Gram Sumangal)
- 10-year RPLI (Gram Priya)

An Extra Departmental Agents Group Insurance Scheme was introduced with effect from 01.04.1992 and a monthly subscription of Rupees 10/- is deducted from the salary of its beneficiaries. As on 31.03.2004 there were 2,57,695 members under this scheme. In the event of death of its beneficiary, an amount of Rupees 10,000/- is paid out of the insurance fund, in addition to accretion in the savings and the interest on it. On 31.03.04 the balance in this scheme was Rs. 530.1 Million.

Life Insurance Schemes

The Department apart from offering postal services also provides insurance cover to Government/Semi- Government/Public Undertaking employees through Postal Life Insurance (PLI) schemes. Various PLI schemes that are being offered are whole Life Insurance, Endowment Assurance, Convertible Whole Life Insurance, Anticipated Endowment Assurance for 15 years and 20 years. Yugal Suraksha (Joint Life Insurance) for 5 to 20 years and Rural Insurance.

NORMS FOR PLI ACTIVITE

Various activities pertaining to Postal Life Insurance are controlled by a time frame laid down by the Department. The norms are as below:

Issue of acceptance letter	Within 1 month when all formalities are completed
Issue of Policy Bond	Within 3 months when all formalities are completed
Inter- Circle transfer of policies	Within 15 days when all formalities are completed
Settlement of claims on maturity completed in all respects	Within 30 days when all formalities are completed
Settlement of claim on death with nomination	Within 3 months when all formalities are completed
Paid up value	Within 3 months when all formalities are completed
Loan for policies	Within 1 months when all formalities are completed
Acceptance of proposal and issue of PR Book	One month

All the information regarding PLI that you desire can be obtained from the inquiry counter and facilitation counter of post offices and also from Development Officer, PLI located in Regional Postal headquarters or from PLI divisions at the headquarters of the Postal Circle.

International Relations

India Post is a member of the Universal Postal Union (UPU) which is a specialized agency of the United Nations Headquartered at Berne, Switzerland with 190-member countries. India is its member since 1876 and holds an

important position in the various organs of the UPU viz. – Congress, Council of Administration, Postal Operations Council and International Bureau. India Post offers letter mail, parcel, money order and international speed post services to its customers.

CUSTOMER CARE

India Post lays maximum stress on customer care in rendering its services and also to sort out the grievances that arise in the course of providing these services. Customers can lodge their complaints about our services at their nearby post office which are authorized to collect them.



The complaints are consolidated at a customer care centre which registers these cases on the website to obtain a reply online for a final reply at the earliest. There are 1116 computerised customer care centres to handle public grievances online. The Department also provides the facility of online registration and response to complaints at its website.

NORMS FOR VARIOUS POSTAL SERVICES

Department of Posts is proud to have the largest postal network in the world

Our service area continues to expand to reach people even in hilly, difficult and inaccessible terrains. At the same time there is a continuous endeavour to improve our services/operations with innovative ideas and induction of technology. Our commitment towards rendering better service emanates from our Mission. Our Mission guidelines are:

- ✓ Total dedication to understanding and fulfilling customer needs;

- ✓ Total devotion to providing efficient and reliable service which the customers consider to be value for money;
- ✓ Total commitment to providing challenging and rewarding career for every employee;
- ✓ Total recognition of the responsibilities as a part of the social, industrial and commercial life of the country
- ✓ Total enthusiasm to be forward looking and innovative in all areas.

our commitment towards improving our services offered to make them more efficient and responsive and at the same time making our working more transparent to our valued customers.

The citizen's charter is an attempt to bring the Department closer to its customers.

Our Citizen's Charter Commitments

- ✓ We will treat you with courtesy and consideration. Our staff will be helpful.
- ✓ We will attend promptly to your enquiries and complaints.
- ✓ We will provide all the necessary information at customer care centers.
- ✓ We will speedily redress customer grievances.
- ✓ We will make posting facilities easily accessible as far as possible.

COUNTER SERVICES

In the post office, we offer various services to our customers. These services can be broadly classified as postal and non- postal services. A large number of post offices are computerised today. We aim to extend this computerisation



further covering more and more offices. In these computerised post offices various services are provided at the single window.

The postal services offered include registration of letters and parcels, booking of value payable letters and parcels, booking of money orders, certificate of posting, sale of stamps and postal stationary etc.

Various premium services are also available at selected post offices. Post offices besides offering postal services, also offer banking services, speed post, money transfer services, life insurance schemes, pension payment, payment of telephone bills, electricity bills etc. as an agency function.

In addition to the post offices, designated RMS offices also offer some counter services.

Some post offices also work for extended hours to enable customers book their articles even beyond normal working hours. We in the department of posts are committed to providing prompt and efficient counter services, expecting you to fulfil your customer's obligations.

Our Delivery Norms

MAIL DESTINATION	DATE OF DELIVERY
Within city/town/district	Within 2 days after day of posting
Inter-metro	Within 2-3 days after day of posting
Within state	Within 3 days after day of posting
Within 3 days after day of posting	Within 3 days after day of posting
Inter – State	Within 3-5 days after day of posting

These norms apply to normal areas. Mail relating to hilly and remote areas will take longer, as per specific local conditions. One day more will be required for parcels and registered articles. Money orders may take 1-2 days more depending on the distance and points of handling.

We aim to deliver 90% of the mails within the norms (time frame) subject to your fulfilment of the obligations such as correctly addressing/pin coding your mail and to the running of air/rail/road transport schedules.

CUSTOMER'S OBLIGATION

Due to improper packing or wrapping, articles sometimes do get damaged. Please pack your article in the prescribed manner before coming to the counter. All the required information about the way of packing and thereby protecting your article can be obtained at the Inquiry Counter or Customer Care Centres at the post offices.

Please do ensure that you are not sending contraband or prohibited goods. If your article is weighing more than 200 gms, it should be packed in such a way that it can be opened for security check and yet be reclosed effectively.

Correctly Address Your Mail

You must write the complete address i.e. house no., name of the street, locality, city, district, pin-code etc. of both the addressee and the sender legibly on articles posted. The size of the article should strictly conform to the standards laid down in terms of shape and size. Your article is sorted on the basis of the pin-code that you write on it. In order to prevent mispending or misrouting and loss or delay in the delivery of your article, please write correct pin-code at the appropriate place on the article, which would help us to quickly deliver your mail.



If you are not sure of pin-code, please look up the pin- code directory or get it from the inquiry counter at the post office or at Customer.

Please provide telephone numbers of addressee if you are using our Premium Services.

Correctly Post to Facilitate Fast Delivery

Please ensure you post your letter early in the day so that it catches the outgoing carries. You should hand over greeting cards during the peak seasons at the counter in the post offices for quick processing.

At the Counter

Please make sure you are standing in a queue at the counter. Prior to coming to the counter, please complete all requisite forms related to the service in legible handwriting or in a clear print. Please make sure you tender exact change at the counter or affix correct amount of postage.

Delivery Services



We deliver unregistered, registered mails, parcels, money orders and various premium products to the addressee at his doorstep and through post boxes or bags or deposit boxes in multi-storeyed buildings, chawls etc.

The Department is committed to provide these services on all working days through delivery post offices.

During festive seasons special arrangements are made for handling greetings mail at designated post offices, where you are actually involved in sorting out your greeting cards destination-wise. Thus, with

your co-operation, you will be ensuring expeditious disposal of greetings to your near & dear ones.

Don't Leave Counter Without A Receipt

Always insist on having a receipt, whether it is at the time of opening a new account in the Branch Post Office, or handing over your passbook for interest posting. Please remember a receipt is a proper receipt. Don't accept receipts on blank piece of paper even if it is date stamped by post office. Please avoid keeping signed withdrawal forms in the passbook, somebody might just walk away with your money. Always insist on signed counterfoil of the pay-in-slip duly stamped and signed by postmaster for deposit in your account either through cash or cheque. Please give receipt of amount of withdrawal on the back of the withdrawal form. You might be wanting to transact through NSS agents/PRF agents/Mahila Pradhan Kshetriya Bachhat Yojna appointed by the state Govt. and National Savings Organisation, please get the authenticity of their agency and receipt verified from the office of transaction and concerned Superintendents of Post Offices/Postmasters.

Pre-sort Your Mail and use Post Boxes/Bags

If you are to send mail in bulk, you should pre-sort the mails according to the delivery post office, town or district and prepare separate bundles to ensure speedier transmission.

If you are receiving mail in large numbers ask for Post Box or Post Bag at your delivery post office. That will ensure greater care and security for your mails and you can pick them up at your convenience.

If you are residing in a tall multi storeyed building, kindly appreciate the problem faced at your postman. You should have your own mail-box on the ground floor only.

Inform About Change In Address

You might be changing your residence or your office, but have you informed your post office? Please notify change of your address to the delivery post office as soon as possible, also to those who frequently send you mail, to avoid non-delivery of your articles.

Saving Scheme Transactions Norms

All transactions related to various schemes offered by us are government by norms fixed by us. The norms are as follows:

TYPE	Saving Activity	POST OFFICE	Time Frame
Saving Account	Opening of account Subsequent deposits Withdrawals	Head post office	Same day
		Sub Post office	Same day
	Transfer of account	Application given at P.O where account Stands	Within 10 working days
		Application given at transferee P.O.	Within 20 working days
	Closure/premature closure of account	RD Head Post Office	Same Day Within 2 days
		Sub Post Office	One week
		Branch Office/ED	Within 6
		MIS HO	Same day
		MIS SO	Same day

	Settlement of deceased claim case	With nomination	Within 10 working days
		Without nomination but with proof of succession	Within 30 working days
	Issue of duplicate passbook	HO & SO	Within a week
	Return of passbook (received for interest posting)		Within 10 working days
Certificates	Issue of certificate	Head post office	Same day
		Sub Post Office	Same day
		Extra Departmental Post Office	Same day
	Transfer of KVP/NSC	Application at Post Office of registration	Within 10 working days
		Application at other Post Office	Within 20 days
	Encashment of IVP/KVP/NSC	Office of issue	Same day
		Other Office	Within 30 working days

We aim to provide various savings services within the time frame subject to fulfilment of your obligations and the other necessary formalities.

Pay Attention To Your Passbook

After having done a transaction, do a thorough scrutiny of your balance. After completion of financial year i.e. on 31st March every year, please present your passbook for interest posting and verification of balance. Have you kept your savings certificates i.e. KVP/NSC in safe custody? If not please do. As a measure of abundant precaution, note down their number, office of purchase, date of purchase etc. at a place where you can easily find them in case you have lost the certificate and want to inform the authorities.



Post Office Passbook

Do Nominations Properly

Do not neglect or delay nominations in case of accounts or certificates. If you want to change nominations, please do it as the earliest, correctly according to the rules.

Premium Services

In response to the specific needs of our customers we are offering various efficient, time-bound and reliable value-added services meeting the needs of specific customer segments.

Premium services offered include Speed Post (including Speed Post Money Order), Express Post, Seattelite Mail and other premium services (at some canters) like Business Post (mass mailing), Gift delivery, corporate Money order etc.



India Post Services

There are a number of National Speed Post centres with Express Parcel Service facility.

Each speed post centre, in charge of a Manager, is in turn, controlled by the Business Development centre in office of Postmaster General/office of Chief Postmaster General. In case of your query is not fully answered at the Customer Care Centre or at the Facilitation Counter you should approach the above-mentioned controlling authorities.

Delivery Norms For Premium Products

We give special attention to our premium services. So if you want to avail of guaranteed time bound services, please make use of our premium services. Delivery of those products is governed by norms which are dependent on destination and distance. The norms are:

Type of Services	Day of Delivery
Speed Post	1-3 days depending upon distance/ destination
Express Post	2-4 days depending upon destination
Satellite Post	1 day between VSAT stations

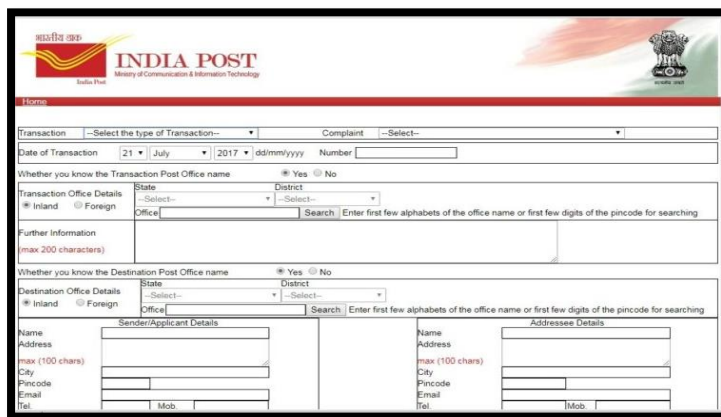
How to get information

You might be wanting information on various services offered by the Post Office. This can be obtained at the inquiry counter of the Post Office or at of your city. You can also approach the Postmaster for your special queries. In case you are using our premium services you can also approach the Manager Speed

Post Canter or Officer in charge of Business Development Cell in Regional Office/Circle Office.

COMPLAINT

We do our best to serve you whether it is at the counter or in delivering mail to you. But you may not be fully satisfied with our services and as a result you might want to bring it to our notice.



Complaint Registry Form

To take care of your complaints and suggestions we have a public grievances redress system. You can lodge your complaint in the post office with the post master regarding the quality of service that you have received. Your complaint will be acknowledged. Your complaint will be attended to and disposal norms will be as follows:

Type of Service	Settlement Time
Counter Service	Within 2 months as far as possible
Registered articles/insured parcels including A.D	Within 6 months as far as possible

In case you are still not satisfied you can approach the concerned Superintendent of Post Offices with your complaint. If your complaint is still not satisfied, you can write to Deputy Director General (Public Grievances), Dak Bhavan, Sensed Marg, New Delhi-110001 (Phone No: - 011-23096194).

In course of your dealing with post office if you have any specific comments about the service you have received, please fill up the Comments Card available with the help of customer care of post service.

COMPARISON

Postmaster which will help us to serve your better.

Comparison

	Post Office	Stat Bank	Punjab Bank
Department			
Type	Agency of the Government of India	Public (BSE, NSE:SBI) & (LSE:SBID)	Public (BSE, NSE:PNB)
Founded	1764	Kolkata, 1806 (as Bank of Calcutta)	Lahore, 1895
Head Quarters	New Delhi, India	Mumbai 400 021 India	New Delhi, India
Key People	Shri Alok Sharma (General Director)	Dinesh Kumar Khara (Chairman)	CH.S.S. Mallikarjuna Rao (Cgairman)
Industry	Postal system.	Banking. Insurance. Capital Markets and allied industries.	Banking. Insurance. Capital Markets and allied industries.
Product	Post card, postal stamp, Speed post,e-pay. logistic payment etc.	Loan, Credit card, Savings, Investment SBI LIC etc.	Loan, Credit card, Savings, Investment PNB LIC etc.
Employees	416,072 (Marsh 2021)	245,642 (March 2021)	1,03,000 (Marsh 2020)
Branch	155,015	22,000	11,437
Website	indiapost.gov.in	onlinesbi.com	pnbindia.in

“SWOT” ANALYSIS

1.STRENGTH

- More products in comparison to SBI and PNB
- More branches, more facilities
- More employees
- More services
- Good facilities to customers
- Strong Network
- Cost Effective
- Security /Safety with respect to deposits
- Efficient Manpower

2.WEAKNESS

- No advertisements
- Not provide loan to consumer
- Unchanged working culture
- Job stress among employees
- Lower rate of interest on deposits as Competitors

3.Opportunity

- In rural and urban areas
- In venturing field
- In developing Indian economy
- In developing communication to other countries
- In developing good rapport with people
- Increasing number of customers
- Inflationary market
- Technological advancement

4.Threat

- Courier services
- A lot of courier companies
- Insurance companies
- Banking sector
- Customer dissatisfaction
- Increasing market share of competitors

Competitors' Strategy To Increase The Market Share

The competitors of Indian Postal Services are attracting the customers by a number of ways. The following are the remarkable signs that leave their print in

the heart of customers while visiting the private sector banks / insurance companies, courier companies:

- At the entrance of the office, one security person wishes warmly and pulls the door for you. (First impression is the last impression).
- Gesture and posture of the employees and their appearance makes the environment pleasant.
- Time effectiveness.
- Effective working culture that helps employees to be more productive.
- Interconnection among small companies (for example a courier company with limited network, makes a tie-up with another company and drops the mails to the desired destination.
- Provides higher rate of interest on deposits.

IDEAS & DETAILS



If we compare the SWOT Analysis of Indian Postal Services with its Competitors' Strategy to increase their market share, we would come to know that the '**strength**' of Indian Postal Service is very strong and if it makes certain changes in its policies it can remove its '**weakness**' and can easily overcome from the '**threat**' situation.

If there is a 'problem' in the relationship among the family members, it can be removed only by painting the heart of the family members rather than painting the walls of the house. In a company, family means the relationship between:

- ❖ Top Level Management,
- ❖ Middle Level Management,
- ❖ Lower Level Management,
- ❖ The Customer.

The customers are also a part of our professional family and to strengthen the relationship with the customers, efforts should be done from entire family members whether it is a top-level management or a lower level management.

SUGGESTION

There are a few suggestions which may help to Indian Postal Service Department in its further growth:



- ❖ To increase the productivity of the employees, Job Rotation Policy should be adopted because a similar nature of work makes an employee irritable and less-productive.
- ❖ Soft Skill Training is provided to the employees but the implementation should be done from the Top-Level Management because they are the leaders. If a leader will come late in the office, the follower will also come late.
- ❖ Employees are the internal customers of a company. Their satisfaction carries a greater value. A true & fair feedback system should be there where each employee can put their words without any fear.
- ❖ Employees should be motivated for providing suggestions and if any suggestion is really valuable, proper attention is required.
- ❖ There should not be any adverse action against employees at the time of providing suggestion.
- ❖ A dress code should be there to form uniformity among employees and the colour of
- ❖ The uniform should be in a light shade because it makes the working environment cool. (All the colours have their psychological effect.)

- ❖ No employee should be allowed to work overtime. Even he should not work after the duty-hour. Because, the efficiency & effectiveness in the work means completion of a work within the time limit.
- ❖ An attractive infrastructure attracts the customers. Therefore, attention should be given towards this side.
- ❖ Time is precious for everyone. With this motto, the customer service department should work so that there shall not be a long queue in any counter.
- ❖ Customer-friendly environment should be there in every counter.
- ❖ In today's inflationary market, banking sector is providing higher rate of interest on deposits. The postal service department should also adopt this kind of strategy to retain their customers.
- ❖ The postal service department should adopt an adequate promotional policy. For example, advertisement in local newspaper for financial services provided by the Indian Postal Department.

CONCLUSION

It can be concluded, that Indian Postal Service needs technological, social, cultural & economic change. With a little bit of change, it can create a monopoly in the market.

But Indian postal services is only one central government services for Indian peoples as well as post card , postal stamp KVP , NSC ,MIS and other some product which is best compier to other private company like Postal life insurance.

Lastly conclusion is a - - - - -

“India is a beautiful so our Post Office”

